

## PROVIDER PAYMENT AGREEMENT

Your patient is a member of Zion Health, a non-profit medical cost sharing organization. This means Zion Health provides the administrative structure that allows our members to share each other's medical expenses. **Zion Health is not an insurance organization, and our members should not be treated as insurance patients.** This document outlines how Zion Health works—including our process and timeline for making payments.

### FAIR RATES

Our members are part of a community who share medical expenses with one another under principles of belief and trust. Because Zion Health is a non-profit, not an insurance organization, we are trusted to ensure our members receive fair pricing for the services they receive. Zion Health members should be considered cash or self-pay patients. Fair rates often amount to about 150% of the Medicare reimbursement schedule.

### PAYMENT

Zion Health works to pay medical providers quickly once sharing eligibility has been determined and fair pricing is agreed upon. Zion Health is willing to make payments through whichever method the provider prefers—including credit card, direct deposit, or check. Processing time for each payment type is listed below:

- Credit card: same day
- Direct deposit: 3-5 business days
- Check: 1-3 weeks